Case 15-06872 Doc 1 Filed 02/27/15 Entered 02/27/15 13:11:40 Desc Main Document Page 1 of 11 B1 (Official Form 1) (04/13) United States Bankruptcy Court VOLUNTARY PETITION Northern District of Illinois Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Collings, Keith Collings, Dessa All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all): (if more than one, state all): 7586 9059 Street Address of Debtor (No. and Street, City, and State): Street Address of Joint Debtor (No. and Street, City, and State): 604 2nd Ave Mendota, IL Mendota, IL. ZIP CODE 61342 ZIP CODE 61342 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: LaSalie Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box.) the Petition is Filed (Check one box.) (Check one box.) Health Care Business Chapter 7 Chapter 15 Petition for Individual (includes Joint Debtors) Single Asset Real Estate as defined in Chapter 9 Recognition of a Foreign See Exhibit D on page 2 of this form. 11 U.S.C. § 101(51B) Chapter 11 Main Proceeding Corporation (includes LLC and LLP) Railroad Chapter 12 Chapter 15 Petition for 靣 Partnership Stockbroker Chapter 13 Recognition of a Foreign Other (If debtor is not one of the above entities, check Commodity Broker Nonmain Proceeding this box and state type of entity below.) Clearing Bank Other **Chapter 15 Debtors** Tax-Exempt Entity Nature of Debts (Check box, if applicable.) (Check one box.) Country of debtor's center of main interests: Debts are primarily consumer Debts are Debtor is a tax-exempt organization debts, defined in 11 U.S.C. primarily Each country in which a foreign proceeding by, regarding, or under title 26 of the United States § 101(8) as "incurred by an business debts. against debtor is pending: Code (the Internal Revenue Code). individual primarily for a personal, family, or household purpose." Filing Fee (Check one box.) Chapter 11 Debtors Check one box: Full Filing Fee attached. Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is Check if: unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (amount subject to adjustment Filing Fee waiver requested (applicable to chapter 7 individuals only). Must on 4/01/16 and every three years thereafter). attach signed application for the court's consideration. See Official Form 3B. Check all applicable boxes: A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. **Estimated Number of Creditors** Z П П П П 200-999 1-49 50-99 100-199 1,000-5,001-10,001-25,001-50,001-Over 5,000 10,000 25,000 50,000 100,000 100,000

Estimated Assets

Estimated Liabilities

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\$50,001 to

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Case 15-06872 Doc 1 Filed 02/27/15 Entered 02/27/15 13:11:40 Desc Main Document Page 2 of 11 B1 (Official Form 1) (04/13)

B1 (Official Form 1) (04/13)	Document	Page 2 01 11	Page 2
Voluntary Petition		Name of Debtor(s): Collings, Keith and Dessa	
(This page must be completed and filed in every case.)			
	ptcy Cases Filed Within Last 8	Years (If more than two, attach additional shee	1979
Location Where Filed		Case Number:	Date Filed:
Where Filed: Location		Casa Number	D-4- PH-1
Where Filed:		Case Number:	Date Filed:
	l by any Spouse, Partner, or Af	filiate of this Debtor (If more than one, attach a	dditional sheet.)
Name of Debtor:	, , , , , , , , , , , , , , , , , , ,	Case Number:	Date Filed:
District:	•	Relationship:	Judge:
Exhibit A (To be completed if debtor is required to file period 10Q) with the Securities and Exchange Commission of the Securities Exchange Act of 1934 and is requestion. Exhibit A is attached and made a part of this period to the Securities Exchange Act of 1934 and is requestion. Exhibit A is attached and made a part of this period to the Securities Exchange Act of 1934 and is requestion. Exhibit A Exhibit C is attached and made a part of this period to the Securities Exchange Act of 1934 and is requestion.	pursuant to Section 13 or 15(d) ng relief under chapter 11.) ition. Exhib y that poses or is alleged to pose a	it C	or is an individual consumer debts.) foregoing petition, declare that I have proceed under chapter 7, 11, 12, or 13 lained the relief available under each pered to the debtor the notice required 02/26/2015 Date)
EA No.			
☑ No.			
 (To be completed by every individual debtor. If a join ✓ Exhibit D, completed and signed by the debtor, is If this is a joint petition: ✓ Exhibit D, also completed and signed by the join 	s attached and made a part of this	petition.	
	Information Regarding	the Debtor - Venue	
preceding the date of this petition o There is a bankruptcy case concern Debtor is a debtor in a foreign proc	(Check any app had a residence, principal place or for a longer part of such 180 day ing debtor's affiliate, general part eeding and has its principal place	licable box.) of business, or principal assets in this District of than in any other District. ner, or partnership pending in this District. of business or principal assets in the United St	ates in this District, or has
no principal place of business or a District, or the interests of the partic		defendant in an action or proceeding [in a fed elief sought in this District.	eral or state court in this
Certific	ation by a Debtor Who Resides (Check all appli	as a Tenant of Residential Property	llowing.)
		(Name of landlord that obtained judgment) (Address of landlord)	
		circumstances under which the debtor would be on, after the judgment for possession was entere	
Debtor has included with this pe		f any rent that would become due during the 30-	
of the petition. Debtor certifies that he/she has s	erved the Landlord with this certi	fication, (11 U.S.C. § 362(i)),	

B1 (Official Form 1) (04/13)	Page 3
Voluntary Petition (This page must be completed and filed in every case.)	Name of Debtor(s):
	natures (Management)
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
	- Stranger of a Later Stranger Contract to
I declare under penalty of perjury that the information provided in this petition is true and correct.	and correct, that I am the foreign representative of a debtor in a foreign proceeding,
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. X Signature of Debtor X Signature of Joint Debtor	and that I am authorized to file this petition. (Check only one box.) I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached. Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the
Telephone Number (if not represented by attorney) Date	Date
Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer
Signature of Attorney for Debtor(s) Printed Name of Attorney for Debtor(s) Printed Name of Attorney for Debtor(s) Office (.C. Firm Name 6 3 First Street STE 100 Address 6 Addr	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. Printed Name and title, if any, of Bankruptcy Petition Preparer
Date 2-26-15 *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Debtor (Corporation/Partnership)	
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	Address
The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Signature
K	Date
Signature of Authorized Individual	
Printed Name of Authorized Individual	Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.
	particle whose social-seemity municipals is provided above.
Title of Authorized Individual	Names and Social-Security numbers of all other individuals who prepared or assisted
Date	in preparing this document unless the bankruptcy petition preparer is not an individual.
	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11 and
••	the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

B 1D (Official Form 1, Exhibit D) (12/09)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re Collings, Keith	Case No.
Debtor	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- ☐ 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

B 1D (Official Form I, Exh. D) (12/09) - Cont.

Page 2

□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

- ☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
 - ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
 - Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
 - ☐ Active military duty in a military combat zone.
- ☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:

ate: 2/26/20

B 1D (Official Form 1, Exhibit D) (12/09)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re Collings, Dessa	Case No.
Debtor	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

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- ☐ 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

B 1D (Official Form 1, Exh. D) (12/09) - Cont.

Page 2

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

- ☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
 - Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
 - Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
 - Active military duty in a military combat zone.
- 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:

Date: 2-20-2015

etition prepare ne debtor, as re Printed or Typ the bankrupte, esponsible pers	ors, I have given the debtor notice of the maximum amount before prequired by that section. Deed Name and Title, if any, of Bankruptcy Petition Preparer By petition preparer is not an individual, state the name, title (if any, son, or partner who signs this document.	Social-Security No. (Required by 11 U.S.C. § 110.)
Printed or Type the bankrupte, sponsible pers	ped Name and Title, if any, of Bankruptcy Petition Preparer by petition preparer is not an individual, state the name, title (if any)	Social-Security No. (Required by 11 U.S.C. § 110.)
Printed or Type the bankrupte, sponsible pers	ped Name and Title, if any, of Bankruptcy Petition Preparer by petition preparer is not an individual, state the name, title (if any)	Social-Security No. (Required by 11 U.S.C. § 110.)
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etition prepare the debtor, as re Printed or Type the bankrupic	ped Name and Title, if any, of Bankruptcy Petition Preparer by petition preparer is not an individual, state the name, title (if any)	Social-Security No. (Required by 11 U.S.C. § 110.)
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etition prepare te debtor, as re	equired by that section.		n thing for a debtor or accepting any fee from
tition prepare			or name for a debtor or accepting any fee from
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I doct	CLARATION AND SIGNATURE OF NON-ATTORNEY BA	NKRUPTCY PETITION	PREPARER (See 11 U.S.C. § 116)
rve.	CI ADATION AND CICNATURE	· · · · · · · · · · · · · · · · · · ·	
	Penalty for making a false statement: Fine of up to \$500,000 or impr	isonment for up to 5 years, o	or both. 18 U.S.C. §§ 152 and 3571
	continuation sh		
	[An individual signing on behalf of a partnership or corpor	auon must indicate positio	on or relationship to debtor.]
			
	Print No.	une and Title	
		Signature	
۳	Date		•
Cr.	ereto and that they are true and correct to the best of my knowledg	e, information and belief.	and any anacimients
I L	declare under penalty of perjury that I have read the answers containered and that they are true and correct to the best of th	ined in the foregoing state	ment of financial affairs and any attachance
I	If completed on behalf of a partnership or corporation]		
<u> </u>		<u> </u>	
		— - - - - 	zessa Carry
•	Date Z 20 - ZOIS Signature of Joint Deb	stor (if any)	1. 000
	Date 2-26-20/Signature of Joint Deb	e of Debtor	X Cally
	2262.		11 010
	I declare under penalty of perjury that I have read the are and any attachments thereto and that they are true and c	iswers contained in th	e foregoing statement of financial affar

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person

A bankruptcy petition preparer's failure to comply with the provisions of title II and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

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B6 Declaration (Official Form & - Declaration) (17/0%)	
in regulatings, Keith 7. Z	
	(if known)
DECLARATION CON	ICERNING DEBTOR'S SCHEDULES
DECLARATION UNDER I	PENALTY OF PERJURY BY INDIVIDUAL DEBTOR
I declare under penalty of perjury that I have read the foregoing my knowledge, information, and belief.	summary and schedules, consisting of 21 sheets, and that they are true and correct to the best of
Date 2-26-2015	Signature: Signature:
Date 2015	Signature: (Joint Debtor, if any)
·	[If joint case, both spouses must sign.]
DECLARATION AND SIGNATURE OF NON-	ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
amount before preparing any document for filing for a debtor or accepting Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer	eparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided equired under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been vices chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum any fee from the debtor, as required by that section. Social Security No. (Required by 11 U.S.C. § 110.)
If the bankruptcy petition preparer is not an individual, state the name, title who signs this document.	e (if any), address, and social security number of the officer; principal, responsible person, or partner
Address	
x	
Signature of Bankruptcy Petition Preparer	Date
Names and Social Security numbers of all other individuals who prepared or	assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:
If more than one person prepared this document, attach additional signed sh	eets conforming to the appropriate Official Form for each person
	d the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110;
DECLARATION UNDER PENALTY OF PER	JURY ON BEHALF OF A CORPORATION OR PARTNERSHIP
	ner officer or an anthorized agent of the corporation or a member or an authorized agent of the
[wipoint	ion or partnership] named as debtor in this case, declare under penalty of perjury that I have total shown on summary page plus I), and that they are true and correct to the best of my
Date	
	Signature:

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

[Print or type name of individual signing on behalf of debtor.]

Page 2

B 8 (Official Form 8) (12/08)

PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):
Property No. 2 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): YES NO
Property No. 3 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): I YES INO

continuation sheets attached (if any)

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Signature of Joint Debtor

Signature of Debtor

B 22A (Official Form 22A) (Chapter 7) (04/13)

Part VIII: VERIFICATION

I declare under penalty of perjury that the information provided in this statement is true and correct. (If this is a joint case,

both debtors must sign.)

57

Date: 2-26-20/5

Date: 2-26-2015

Signature:

Signature:

(Joint Debtor, if any)

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